

United States Bankruptcy Court  
Northern District of California

In re:  
Joanna Marie Estrada  
Debtor

Case No. 15-50112-ASW  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0971-5

User: admin  
Form ID: ODSC7fi

Page 1 of 2  
Total Noticed: 24

Date Rcvd: Apr 22, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2015.

db  
smg +Joanna Marie Estrada, 567 Carpentier Way, San Jose, CA 95111-4526  
++CALIFORNIA STATE BOARD OF EQUALIZATION, ACCOUNT REFERENCE GROUP MIC 29, P O BOX 942879,  
SACRAMENTO CA 94279-0029  
(address filed with court: State Board of Equalization,  
Attn: Special Procedures Section, MIC:55, P.O. Box 942879, Sacramento, CA 94279)  
13940068 +Allied Credit/Alliance One, Attn: Bankruptcy, Po Box 2449, Gig Harbor, WA 98335-4449  
13940070 +Andrew G's Body Shop Inc., 920 Chestnut St., San Jose, CA 95110-1501  
13940075 +Cypress Collection Services, PMB-184, 3900 Pelandale #420, Modesto, CA 95356-9104  
13940076 #+DR. Scott W. Baldwin, PO Box 321273, Los Gatos, CA 95032-0121  
13940079 +Nationwide Credit, Inc., P.O. Box 26314, Lehigh Valley, PA 18002-6314  
13940081 +OneMain Financial, PO Box 183172, Columbus, OH 43218-3172  
13940080 +Onemain Fi, 6801 Colwell Blvd, Irving, TX 75039-3198  
13940083 Stoneleigh Recovery Associates, LLC, PO BOX 1479, Lombard, IL 60148-8479

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: EDD.COM Apr 23 2015 02:43:00 CA Employment Development Dept.,  
Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001  
smg EDI: CALTAX.COM Apr 23 2015 02:43:00 CA Franchise Tax Board, Attn: Special Procedures,  
P.O. Box 2952, Sacramento, CA 95812-2952  
smg EDI: IRS.COM Apr 23 2015 02:43:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346  
reqntc EDI: RECOVERYCORP.COM Apr 23 2015 02:43:00 The Bureaus, Inc.,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13940069 +EDI: BECKLEE.COM Apr 23 2015 02:43:00 American Express, Po Box 3001,  
16 General Warren Blvd, Malvern, PA 19355-1245  
13940071 +EDI: CAPITALONE.COM Apr 23 2015 02:43:00 Cap1/kawas, Po Box 30253,  
Salt Lake City, UT 84130-0253  
13943961 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Apr 23 2015 03:35:58  
Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347,  
Arlington, TX 76006-1347  
13940072 +E-mail/Text: coafinternalbkteam@capitaloneauto.com Apr 23 2015 02:35:14  
Capital One Auto Finance, 3905 N Dallas Pkwy, Plano, TX 75093-7892  
13940073 +EDI: CAPITALONE.COM Apr 23 2015 02:43:00 Capital One, N.a., Capital One Bank (USA) N.A.,  
Po Box 30285, Salt Lake City, UT 84130-0285  
13940074 +EDI: CRFRSTNA.COM Apr 23 2015 02:43:00 Credit First/CFNA, Bk13 Credit Operations,  
Po Box 818011, Cleveland, OH 44181-8011  
13940077 +EDI: TSYS2.COM Apr 23 2015 02:43:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
13940078 +EDI: FSAE.COM Apr 23 2015 02:43:00 Firstsource Advantage, LLC, 205 Bryant Woods South,  
Amherst, NY 14228-3609  
13940082 +E-mail/Text: info@reliant-cap.com Apr 23 2015 02:35:04 Reliant Cap, 750 Cross Pointe R,  
Gahanna, OH 43230-6691  
13971702 EDI: RECOVERYCORP.COM Apr 23 2015 02:43:00 The Bureaus, Inc.,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

reqntc\* +Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347,  
Arlington, TX 76006-1347  
13940084 ##+The Bureaus Inc., Attention: Bankruptcy Dept., 1717 Central St., Evanston, IL 60201-1507  
TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 24, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2015 at the address(es) listed below:

Jon G. Brooks on behalf of Debtor Joanna Marie Estrada jon@brooksattorney.com,  
kimberly@brooksattorney.com  
Kari Bowyer trusteebowyer@gmail.com, C140@ecfcbis.com  
Office of the U.S. Trustee / SJ USTPRegion17.SJ.ECF@usdoj.gov, ltroxas@hotmail.com  
TOTAL: 3

**UNITED STATES BANKRUPTCY COURT  
Northern District of California (San Jose)**

**In re:**

Joanna Marie Estrada  
567 Carpentier Way  
San Jose, CA 95111

**Case Number: 15-50112 ASW 7**

**Chapter: 7**

Debtor(s)

**Debtor/Joint Debtor Social Security Number(s):**

xxx-xx-2870

**DISCHARGE OF DEBTOR AND FINAL DECREE**

It appearing that the debtor(s) is/are entitled to a discharge, **IT IS ORDERED:**  
The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

It further appears that the trustee, Kari Bowyer in the above–entitled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

ORDERED that the chapter 7 case of the above–named debtor is closed; that the Trustee is discharged and relieved of said trust.

Dated: 4/21/15

By the Court:

Arthur S. Weissbrodt  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

Doc # 12

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor. [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**